Quran Ki Maashi Talimaat

Quranic Economic Teachings

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English Translation

1. Fundamental Truths (Bunyadi Haqaiq)

The Quran repeatedly emphasizes, with great force, the first and most fundamental truth about human livelihood: that all the means and resources upon which human economic life depends have been created by Allah the Exalted Himself. He created them in this way and established such laws of nature over them that they would be beneficial for mankind. And He granted man the opportunity to benefit from them and gave him authority over them.

The Quran cites verses showing that Allah made the earth subservient for mankind so they could walk upon it and eat from His provision, and that He will resurrect them again (Al-Mulk: 15). He spread out the earth and placed mountains and rivers in it, and created two types of every fruit (Al-Ra'd: 3). He spread the earth and placed sustenance within it equal to the needs of all seekers (Al-A'raf: 10). He created the heavens and the earth, sent down rain, brought out fruits through it as provision, made ships subservient in the sea, made rivers flow, subjected the sun and moon, made night and day subservient, and gave all that was asked — if His blessings were counted, they could not be enumerated (Ibrahim: 32-34). He gave mankind power and position in the earth and provided means of livelihood (Al-A'raf: 10).

2. Allah's Right to Set the Boundaries of Lawful and Unlawful

On this basis, the Quran establishes the principle that man is not free to acquire these resources and use them as he wishes. He has no right to declare things lawful or unlawful of his own accord. Rather, it is Allah's sole right to set limits for him. The ancient Arabs, a society with deep traditions, also criticized this very matter, saying that their forefathers' way of worship should not be abandoned and they should be free to do with their wealth whatever they wished.

The Quran calls this attitude 'falsehood' — that a person should declare anything he wishes as forbidden or declare something forbidden by Allah as lawful. This right belongs only to Allah and, in His capacity as deputy, to the Messenger. The Quran states (Al-Nahl: 116): 'Do not say, with your own tongues, that this is lawful and this is forbidden.' The Messenger commands good, forbids evil, makes pure things lawful for the believers, and makes impure things forbidden for them, and removes burdens that were upon them.

3. Proof of Personal Ownership within Allah's Limits

Under Allah the Exalted's supreme ownership, and within the limits He has set, the Quran establishes personal ownership. The Quran does not permit anyone to take another's property without proper means. It states (Al-Nisa: 29): 'Do not devour one another's wealth by false means, unless it be through trade with mutual consent.' It states (Al-Baqarah: 275): 'Allah has made trade lawful and forbidden usury.' It commands that loans be documented in writing (Al-Baqarah: 283). It establishes the right of inheritance for men and women from what parents and relatives leave

(Al-Nisa: 7). It instructs that orphans' wealth be returned to them without mixing it with one's own (Al-Nisa: 2). It gives women their dowries willingly (Al-Nisa: 4).

The Quran also instructs that those who spend in Allah's way receive reward like a grain that sprouts seven ears (Al-Baqarah: 261). It commands that wealth and lives be spent in jihad (Al-Saf: 11). It affirms that the needy and deprived have an established share in believers' wealth (Al-Dhariyat: 19). From all these instructions, it is clear that the Quran does not conceive of an economic system in which individuals would have no rights over wealth. The fundamental purpose here is that personal ownership is recognized as an intermediate-level reality — neither the ultimate goal nor worthy of being abolished.

4. Economic Inequality as a Natural Reality (Ghair Fitri Nahi)

The Quran presents this truth based on the nature Allah the Exalted has created: that just as there is no natural equality among all things and other living beings, similarly in human livelihood and the resources of life, natural equality does not exist. Rather than attributing this to the unjust arrangements of various artificial systems, the Quran attributes it to the wisdom of Allah the Exalted and considers it a result of His distribution and administration.

The Quran states (Al-An'am: 165): 'He it is who made you successors in the earth and raised some of you above others in rank so that He might test you in what He has given you.' It states (Bani Isra'il: 21): 'See how We have given some preference over others.' It states (Al-Zukhruf: 32): 'We have distributed their livelihood among them in the life of this world and have raised some above others in rank so that some may employ others in service.'

The Quran guides people to accept this natural inequality wholeheartedly and not to be jealous of the favors Allah has given others. It states (Al-Nisa: 32): 'Do not covet what Allah has given some of you more than others; for men is a share of what they earn and for women a share of what they earn. Ask Allah of His bounty.'

5. Moderation and Established Limits instead of Monasticism (Rahbaniyyat)

The Quran repeatedly states the truth that Allah created these worldly blessings so that His servants could enjoy them. Therefore, there is no room for monasticism. Rather, the desire is that in what is pure and lawful, things are distinguished from impure and unlawful ones; enjoyment be limited to halal and pure things; and moderation be maintained in all this without exceeding limits.

The Quran states (Al-Baqarah: 29): 'He it is who created for you all that is in the earth.' It states (Al-A'raf: 32): 'Say: Who has made forbidden the adornment of Allah which He brought forth for His servants and the good things of provision?' It states (Al-Ma'idah: 88): 'Eat of what Allah has provided you, lawful and pure, and fear Allah in whom you believe.' It states (Al-Baqarah: 168): 'O people, eat of what is in the earth, lawful and pure, and do not follow the footsteps of Satan.' It states (Al-A'raf: 31): 'Eat and drink and do not be extravagant; Allah does not love those who are extravagant.' Regarding monasticism invented by followers of Jesus, the Quran states (Al-Hadid: 27) that they invented it themselves — Allah had not prescribed it for them — only to seek Allah's pleasure, but they did not observe it as it should have been observed.

6. Distinguishing Lawful from Unlawful in Earning (Kasb-e-Mal)

For this purpose, the Quran lays the boundary that wealth should be earned only by lawful means and unlawful means should be avoided. The Quran states (Al-Nisa: 29): 'O you who believe, do not devour one another's wealth by false means, unless it be through trade with mutual consent, and do not kill yourselves.' It states (Al-Baqarah: 275): 'Allah has made trade lawful and forbidden

usury.' It states (Al-Baqarah: 279): 'If you repent, then your principal is due to you; neither wrong nor be wronged.' It states (Al-Baqarah: 283): 'If you are on a journey and cannot find a scribe, then let there be a pledge taken.'

7. Forbidden Means of Earning (Kasb-e-Mal Ke Haram Tariqe)

The full details of unlawful means are given in the hadith of the Prophet, peace be upon him, and in Islamic jurisprudence books. But some of those mentioned in the Quran are: (a) Taking another's property by false means without consent — this means not eating another's property by unlawful means, and not presenting it to rulers so that one may sinfully consume people's property (Al-Baqarah: 188). (b) If one person is trusted by another and deposits something with him, he should fulfill that trust; whoever betrays the trust will bring that property with him on the Day of Resurrection — every soul will receive what it earned (Al Imran: 161). (c) Theft — the hand of a male or female thief should be cut (Al-Ma'idah: 38). (d) Armed robbery and highway robbery (Al-Ma'idah: 33). (e) Devouring orphans' wealth unjustly — they will be filled with fire in their bellies and will enter the blazing fire (Al-Nisa: 10). (f) Giving short measure — destruction for those who take full measure from others but give them less (Al-Mutaffifin: 1-3). (g) Spreading obscenity among believers — painful punishment in this world and the hereafter (Al-Nur: 19). (h) Buying frivolous speech to mislead from Allah's way (Luqman: 6). (i) Forcing slave girls into prostitution for worldly gain (Al-Nur: 33).

8. Prohibition of Miserliness and Hoarding (Bukhl aur Iktinaz)

Along with prohibiting unlawful means of acquiring wealth, the Quran severely condemns keeping even lawfully acquired wealth hoarded and not spending it. It states that miserliness is a very great evil: 'Destruction for every slanderer and backbiter who gathers wealth and counts it, thinking his wealth will make him immortal — he will certainly be thrown into the Crusher' (Al-Humazah: 1-4). Those who hoard gold and silver and do not spend it in Allah's way — give them tidings of painful punishment (Al-Tawbah: 34). Whoever saves himself from the miserliness of his own soul — such are the ones who are successful (Al-Taghabun: 16). Do not think that those who withhold what Allah has given them of His bounty — that it is good for them; rather it is harmful for them. What they withheld will be put around their necks on the Day of Resurrection (Al Imran: 180).

9. Condemnation of Materialism and Greed (Zar-Parasti aur Hirs-e-Mal)

Along with this, the Quran also states that the materialism, greed, and lust for wealth of this world and its love leads man to negligence and pride, and is one of the major causes of ruin in the hereafter: 'Abundance has diverted you until you visit the graves — you will soon know' (Al-Takathur: 1-3). 'How many a town We destroyed that exulted in its life of ease. These are their dwellings, inhabited after them only a little' (Al-Qasas: 58).

10. Condemnation of Extravagance (Be-ja Kharch)

On the other hand, the Quran also severely condemns extravagance — that a person should squander wealth acquired by lawful means on unlawful acts, or spend his own earnings to ruin himself, keeping his eyes on nothing but his personal wealth and its amusement and pleasure without regard to the social order or to someone else sending him what is needed. It states (Al-An'am: 141): 'Do not be extravagant; Allah does not love the extravagant.' It states (Bani Isra'il: 26-27): 'Do not spend wastefully; the wasteful are brothers of the devils, and Satan is ungrateful

to his Lord.' It states (Al-A'raf: 31): 'Eat and drink and do not be extravagant; Allah does not love those who are extravagant.'

The Quran's view of the correct disposition for man is that he is himself and his dependents' proper caretaker, spending on them in moderation. As an obligation he must fulfill the rights of his own self and of those related to him. But this is not his only right — that he should send what others have sent him through others' rightful means. It states (Bani Isra'il: 29): 'Do not keep your hand tied to your neck nor stretch it out fully, lest you sit blamed and abandoned.' It states (Al-Furqan: 67): 'Those who, when they spend, are neither extravagant nor miserly, and take a middle course between them.'

11. Correct Ways of Spending Wealth (Daulat Kharch Karne Ke Sahih Tariqe)

After spending on one's legitimate personal needs, the wealth earned by halal means that remains should be spent on these matters: It states (Al-Baqarah: 219): 'They ask you what they should spend; say: the surplus.' It states (Al-Baqarah: 177): 'Righteousness is not to turn your face toward east or west, but righteousness is to believe in Allah and the Last Day and the angels and the Book and the prophets, and to give wealth, out of love for Him, to relatives and orphans and the needy and the wayfarer and those who ask, and to free slaves.' It states (Al Imran: 92): 'You will never attain righteousness until you spend of what you love.' It states (Al-Nisa: 36): 'Worship Allah and do not associate anything with Him, and be good to parents, relatives, orphans, the poor, the near neighbor, the distant neighbor, the companion at your side, the wayfarer, and those your right hands possess.' It states (Al-Insan: 8-9): 'They feed food, out of love for Him, to the poor, the orphan, and the captive, saying: We feed you only for the sake of Allah — we desire no reward from you, nor thanks.' It states (Al-Dhariyat: 24-25): 'In their wealth there is a recognized right for the one who asks and the deprived.' It states (Al-Nur: 33): 'Those who seek a contract from among your slaves — make a contract with them if you know good in them, and give them of the wealth of Allah which He has given you.'

In all this, the Quran not only lays down a fundamental virtue but also emphasizes that not spending is the collective ruin of society: 'Spend in the way of Allah and do not throw yourselves into destruction, and do good; Allah loves those who do good' (Al-Baqarah: 195).

12. Financial Expiations (Mali Kaffara)

In addition to spending voluntarily in the way of Allah, the Quran also prescribes financial expiations for certain sins. For example, one who breaks an oath must feed ten poor people as an average of what he feeds his own family, or clothe them, or free a slave — one who cannot do this must fast three days (Al-Ma'idah: 89). Similarly, one who makes his wife like his mother's back and wishes to return to her must free a slave before touching her — one who cannot must fast two consecutive months — one who cannot must feed sixty poor people (Al-Mujadilah: 3-4).

13. Conditions for Spending to be Accepted (Infaq Ke Maqbool Hone Ki Lazmi Sharait)

But this spending in the way of Allah can only be considered spending in the way of Allah when: it is not done out of self-interest or ostentation and show, it is not accompanied by reminding others of favors, one's own bad property is not thrown as a cloak, one's better wealth is given, and the sole motive before one is Allah's love and His pleasure, with no other purpose in view.

The Quran states (Al-Nisa: 38): 'And those who spend their wealth to show off to people and do not believe in Allah and the Last Day — for such a person Satan is an evil companion.' It states (Al-Baqarah: 264): 'O you who believe, do not render your charitable deeds worthless by reminding people of them and by causing harm, like one who spends his wealth to show off to people and does not believe in Allah and the Last Day.' It states (Al-Baqarah: 261): 'Those who spend their wealth in the way of Allah — their example is like a grain from which seven ears grow, each ear having a hundred grains.' It states (Al-Baqarah: 265): 'O you who believe, spend of the good things which you have earned and of what We have brought forth from the earth for you, and do not aim for the inferior thereof to spend therefrom.'

14. Spending in the Way of Allah Is an Act of Worship in Itself

This spending in the way of Allah, which the Quran sometimes describes as spending, sometimes as sadaqah, and sometimes as zakah, is not merely a charity and good deed — rather it is one of the five pillars of Islam and an 'arkan' of religion, just as faith, prayer, fasting, and hajj are pillars. The Quran has mentioned it together with prayer in thirty-three places. It has been stated that Allah made the prophets leaders to do good deeds and establish prayer and give zakah (Al-Anbiya: 73). Isma'il commanded his people to pray and give zakah (Maryam: 54-55). Jesus was commanded to establish prayer and give zakah as long as he lived (Maryam: 30-31). The covenant with the Children of Israel was also on this (Al-Baqarah: 83). This is part of the definition of the believers in multiple places in the Quran. The Quran states that the Islamic state's task is also to establish prayer and collect zakah (Al-Hajj: 41). Zakah is not only for the society's benefit but rather it is a necessary act for the spiritual elevation of the individual, moral refinement, and reform of the self — it is a pillar of Islam for which the Quran gives the instruction (Al-Tawbah: 103): 'Take sadaqah from their wealth to purify and cleanse them, and pray for them.'

15. Obligatory Zakah and Its Explanation (Lazmi Zakat aur Us Ki Sharh)

The Quran, in order to guide the society's individuals to volunteer spending in the way of Allah with a broad spirit, not only gave a general encouragement but the Prophet, peace be upon him, made spending a formal obligation and established the Islamic state's system to collect and distribute it.

The zakah rates prescribed by the Prophet, peace be upon him, for different types of wealth are as follows: (1) Gold, silver, and cash wealth: 2.5% annually on accumulated wealth. (2) Agricultural produce from rain-fed lands: 10%. (3) From artificially irrigated lands: 5%. (4) From mines: 20%. (5) On livestock — cattle, goats, camels, and others — zakah rates are prescribed in detail in jurisprudence books. This zakah is obligatory for Muslims in this way as the five daily prayers at specified times are obligatory. Both are equally important as religious obligations. The Quran makes this clear that the Islamic state must establish the system of prayer and zakah collection and distribution.

16. One-Fifth Share of War Booty (Amwal-e-Ghanimat Ka Khums)

In addition to the zakah obligation, the Quran adds another important source of revenue: a one-fifth share of war booty. The Quran establishes this principle that all property captured by the army in battle should not be taken individually — rather all of it should be submitted to the command and from it a one-fifth share should be set aside and given to the government for distribution. The Quran states (Al-Anfal: 41): 'Know that whatever you take as spoils, a fifth of it is for Allah and for the Messenger and for relatives and orphans and the poor and the traveler.'

17. Recipients of Zakah (Masarif-e-Zakah)

The revenue obtained from both these sources is a public treasury from which no individual has a fixed share — rather the purpose of zakah is not to reach all people — but the Quran has designated specific recipients for it. The Quran states (Al-Tawbah: 60): 'Zakah is only for the poor, the needy, those employed to collect it, those whose hearts are to be reconciled, for freeing slaves, for debtors, in the way of Allah, and for the traveler — an obligation from Allah.'

18. Law of Inheritance Distribution (Taqseem-e-Miraath Ka Qanoon)

The Quran's law regarding the property left by a deceased man or woman is that this property is distributed among his children, parents, and spouse or siblings in a fixed proportion. If there are no parents and children, then among his true and maternal relatives and only the father's relatives (paternal half-siblings). The detailed rules regarding this are explained in Surah Al-Nisa. The fundamental principle which the Quran has adopted in this matter is that the property of one person becomes concentrated during his lifetime — after his death it should not remain concentrated, rather it should be distributed among his relatives. This principle is the opposite of primogeniture and the joint Hindu family arrangement — by the same means the concentrated wealth of the deceased continues to remain concentrated.

In this way, the Quran rejects every method of keeping wealth concentrated and establishes this rule: that those who are real relatives have a right in the inheritance, and an artificial man cannot be made heir by anyone. The Quran states (Al-Ahzab: 4): 'Allah has not made your adopted sons your real sons — this is merely your oral statement.'

19. The Rule of Bequest (Wasiyyat Ka Qaida)

Along with establishing the inheritance law, the Quran also guides the dying person: he should make a bequest before death regarding his property. It states (Al-Baqarah: 180): 'It is prescribed for you that when death approaches one of you, if he leaves wealth, he should make a bequest for parents and relatives in a recognized manner — a duty upon the pious.'

The intent of this instruction is: a person should make a bequest for those who are close and need help before his death, because such people may have no share in the inheritance according to the law — the helper can consider himself deserving of what he left for them. In addition, a wealthy person who has much remaining wealth may also make a bequest for general welfare purposes. But the Quran above does not give permission for wasiyyat except for parents and close relatives only. It is clear from the wasiyyat and inheritance laws that this is a compulsory double guarantee scheme in Islamic law by which the dying person must distribute according to the inheritance law, and one who wishes can additionally make a bequest in a permissible manner for whatever purpose, to the extent that the right of any rightful claimant is not infringed.

20. Protection of the Interests of Incompetent Persons (Nadan Logo Ke Mufaad Ki Hifazat)

People who are mentally deficient and cannot properly manage their property, or who are being exploited or harmed by others — the Quran guides regarding them that they should not be given control of their property, rather their property should be managed on their behalf — just feed and clothe them from it and speak kindly to them. Test the orphans until they reach the age of marriage — if they show wisdom, then hand over their property to them (Al-Nisa: 5-6). This verse makes an important point: that personal property of such individuals legally belongs to them, but since they cannot manage it themselves, the society has the right to appoint guardians over them for

proper management. Wherever personal property is managed carelessly or causes social harm, the state has the right to interfere, and wherever there is beneficial ownership the right of ownership and the right of use is retained.

21. Social Consideration in Government Properties (Sarkari Amlaak Mein Ijtima'i Mufaad Ka Lihaz)

Regarding revenue and property that comes to the government, the Quran guides that the benefit from this wealth should not be limited only to a specific class but should be for the benefit of all people, and with this, special attention should be paid to the needs of society's weaker sections. It states (Al-Hashr: 7-10): 'What Allah restored to His Messenger from the people of the towns — it is for Allah and for the Messenger and for relatives and orphans and the poor and the traveler, so that it does not circulate only among the rich among you... and it is also for the poor emigrants who were expelled from their homes and their properties, seeking the bounty of Allah... and for those who were already established in their homes and had accepted faith before them... and for those who came after them.'

22. Islamic Principle Regarding Tax Collection (Taxes Aind Karne Ke Mutalliq Islam Ka Asoli Zababita)

The Quran guides regarding tax collection to this principle: taxes should be levied only on those people who have more wealth than their own necessity, and from their wealth only that portion should be taken which is more than their necessity. It states (Al-Nisa: 219): 'They ask you what they should spend; say: the surplus.'

Characteristics of the Islamic Economic System (Islami Nizam-e-Maasheeshat Ki Khususiyyaat)

The twenty-two points from these Quranic verses that have been arranged for human economic life have the following fundamental principles and distinguishing characteristics:

1. This scheme establishes economic justice in such a way that on one hand economic oppression and injustice are eliminated and on the other hand moral virtues flourish in society. The Quran does not consider it possible for an economic system to be built in which no one can do good with another. Rather it presents such a system in which individuals deal faithfully, mercifully, generously, gratefully with one another and in exchange for wealth those who are poor, relatives, needy, and wretched are cared for. For this purpose he is more deeply trained to make faith grow among the broad masses of people and through education and training to make him a better person — for this, those legal commands are adopted which are necessary for social welfare (Points 8 to 19 and 15 to 19).

2. In this, moral and economic values are harmonized together and economic issues are viewed from a singular moral point of view — rather than resolving them through coercion, the solution was found within the framework of the civilization of Islam which is based on divine belief and the philosophy of morality (Points 1-2 and 3-5).

3. In this earth the means and resources of livelihood are declared a general favor of Allah upon mankind, whose personal or collective monopoly is not permissible — rather the intention is that these means should be made available for the benefit of the largest possible number of human beings (Point 5 — refer).

4. In this, individual ownership is recognized but not without limits. For the benefit of individuals and society the system is operated with restrictions — various rights are established, a part of

these rights are compulsorily accountable and to train individuals to self-understand and morally train them through some arrangement has been made (Points 3-5, 8-15, 19-20).

5. The natural scheme of human economic life is presented in such a way that individuals are given freedom of effort and work through which to improve their condition — but this freedom is not bounded by any restriction — rather it has been limited by some limits for the benefit of the individuals themselves and their society's economic well-being (Points 4-7, 8-22).

6. For both men and women, the wealth earned by work or through inheritance or other permissible means is declared each person's equal property and both genders have been given equal rights of ownership (Points 3-4 and 18).

7. In this, economic balance is established and people are stopped from excessive reliance on God's blessings, and on the other hand extravagance and wasteful spending are firmly prohibited (Points 5-8, to 10).

8. In this, economic justice is established so that wealth does not flow in one direction or come from unlawful means — and wealth does not gather in one place and keep rolling around. With this arrangement it is also arranged that wealth is used in excess and from its increased use the special characteristics of those who have a share will not deprive them of a proper share (Points 4, 10, 12-15, 19-21).

9. This scheme of economic justice does not excessively depend on the state's intervention. After setting the purpose, it achieves its goal through the means of spiritual and moral reform of individuals and the society's economic correction through freedom — so that while meeting the logical requirements of economy, economic justice's purpose can be achieved (Points 5 to 22).

10. In society, different elements instead of creating conflict among themselves, this arrangement creates a spirit of cooperation and compassion among them (Points 4, 8, 9, 11, 12, 14, 15, 21, 22).

These principles were implemented in this way during the era of the Prophet, peace be upon him, and the Rightly-Guided Caliphs, through which the state and society's system operated and we get a picture of its detailed commands and the system. But this is beyond the scope of this subject. For further details on this, there is extensive material available in books on Hadith, Fiqh, history, and Seerah to which reference can be made.